

Fill in this information to identify the case:

Debtor 1 Ben Bernard Mathis  
Debtor 2 Keanna Shauntai Mathis  
(Spouse, if filing)  
United States Bankruptcy Court for the: District of South Carolina  
(State)  
Case number 17-04332-jw

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

**Name of creditor:** The Secretary of Veterans Affairs, an Officer of the United States

**Court claim no. (if known):** 5

**Last four digits** of any number you use to identify the debtor's account: 3695

**Date of payment change:** 12/01/2021  
Must be at least 21 days after date of this notice

**New total payment:** \$1,367.21  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment:

New escrow payment:

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current Interest Rate: 2.0000%

New interest rate: 3.0000%

Current principal and interest payment: \$998.06

New principal and interest payment: \$1,167.74

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Ben Bernard Mathis  
First Name Middle Name Last Name Case Number (if known) 17-04332-jw

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**

/s/ Michelle Ghidotti

Signature

Date 11/09/2021

Print: Michelle Ghidotti Title Bankruptcy Attorney  
First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue  
Number  Street

Santa Ana, CA 92705  
City  State  Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottilberger.com



September 24, 2021

BEN B MATHIS

117 COTONEASTER DRIVE  
COLUMBIA SC 29229

Loan Number:

Property Address: 117 COTONEASTER DRIVE  
COLUMBIA SC 29229

Dear BEN B MATHIS:

**Changes to Your Mortgage Interest Rate and Payments on 11/01/21.**

**Under the terms of your mortgage modification dated 11/1/18, you are coming up on a step change during which your interest rate will change to the next step rate. Per the terms of your modification agreement, your interest rate will change to 3.00000%, effective 11/01/21. This change in your interest rate will result in a new monthly payment of \$1167.74, and your first payment at the new adjusted amount is due 12/01/21. You will receive a letter notifying you of each step rate change.**

The table below shows your existing rate and payment and your new rate and payment:

	<b>Current Rate and Payment</b>	<b>New Rate and Payment</b>
<b>Interest Rate</b>	2.00000%	3.00000%
<b>Principal &amp; Interest Payment</b>	\$998.06	\$1167.74
<b>Escrow (Taxes and Insurance)</b>	\$199.47	\$199.47
<b>Total Payment</b>	\$1197.53	<b>\$1367.21</b> <b>Due 12/01/21</b>

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



BSI Financial Services  
314 S Franklin St. / Second Floor PO Box 517  
Titusville PA 16354  
Toll Free: 877-804-4832  
Fax: 814-217-1366  
myloanweb.com/BSI

**Please note:**

Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable). If the cost of your homeowner's insurance, property taxes or other escrowed expenses increase, your monthly payment is subject to increase as well. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, please note that your escrow payments may be adjusted periodically in accordance with applicable laws.

**If You Intend to Pay Your Monthly Payment Late Please Call BSI Financial Services to Verify the principal, interest and escrow amounts.**

- Contact BSI Financial Services at 1-877-804-4832 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
  - Refinance your loan with another lender;
  - Modify your loan terms with us;
  - Sell your home and use the proceeds to pay off your current loan;
  - If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to enter into a short sale by selling your home and using the proceeds to pay off your current loan or to deliver to us a deed-in- lieu of foreclosure.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp/>.

Sincerely,

BSI Financial Services  
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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**CERTIFICATE OF SERVICE**

On November 9, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

**Eric S Reed**

[eric.reedlawfirm@gmail.com](mailto:eric.reedlawfirm@gmail.com)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May

On November 9, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

**Ben Bernard Mathis**

117 Cotoneaster Drive

Columbia, SC 29229

**Keanna Shauntai Mathis**

117 Cotoneaster Drive

Columbia, SC 29229

***Trustee***

**William K. Stephenson, Jr.**

PO Box 8477

Columbia, SC 29202

***U.S. Trustee***

**US Trustee's Office**

Strom Thurmond Federal Building

1835 Assembly Street

Suite 953

Columbia, SC 29201

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May